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UNITED STATES PATENT AND TRADEMARK OFFICE
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Electronic Version 1.1

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Title of
Invention

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

Submission Type: Information Disclosure Statement

Application Number: 09/852119

*09/8

EFS ID: 48890

Server Response:

Confirmation Code	Message
ISVR1	Submission was successfully submitted - Even if Info or Warning Messages appear below, please do not re this application
ICON1	4159
ISYS5	Filename= N/A BusinessRule= Validation System/Fu Call Information. #Supporting Msg:Server unable to the Confirmaton/Application numbers at this time. 1 be checked by PTO personnel later.

First Named Applicant: Ronald Braco

Attorney Docket Number: 7198

Timestamp: 2003-10-06 17:38:15 EDT

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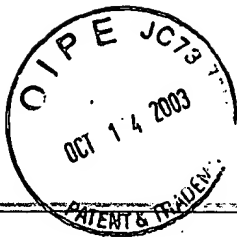
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Total files size		

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TRANSMITTAL

Electronic Version v1.1

Stylesheet Version v1.1.0

Title of Invention	ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM	
<p>Application Number: 09/852119 *09/852119*</p> <p>Date: 2001-05-09</p> <p>First Named Applicant: Ronald A Braco</p> <p>Confirmation Number: 4159</p> <p>Attorney Docket Number: 7198</p> <p style="text-align: right;">RECEIVED OCT 20 2003 GROUP 3600</p>		
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Submitted by:	Elec. Sign.	Sign. Capacity
Antonia M Holland	Antonia M. Holland <i>A. Clavand</i>	Attorney

Documents being submitted

us-ids

Files

7127_ids-usidst.xml

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Comments

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**ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18

Stylesheet Version v18.0

**Title of
Invention****ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM**

Application Number: 09/852119 *09/852119*

Confirmation Number: 4159

First Named Applicant: Ronald Braco

Attorney Docket Number: 7198

Art Unit: 3627

Search string:

(5710887 or 5727129 or 5754939 or 5826242 or
5848396 or 5857190 or 5870559 or 5956693 or
5987440 or 6000033 or 6006333 or 6038597 or
6052730 or 6085191 or 6178511 or 6253203 or
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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
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Remarks

Note: Remarks are not for responding to an office action.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

Sheet 1 of 10

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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
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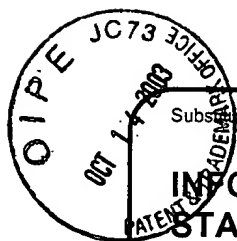
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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STATEMENT BY APPLICANT**

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Sheet 2 of 10

Complete if Known

Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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GROUP 3600**FOREIGN PATENT DOCUMENTS**

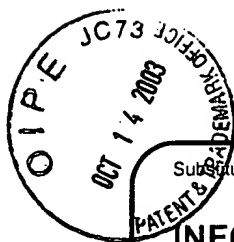
Examiner Initials *	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
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of

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Complete if Known

Application Number 09/852,119

Filing Date 05/09/2001

First Named Inventor Ronald A. Braco

Group Art Unit 3627

Examiner Name

Attorney Docket Number 7198

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 5,787,403	07/28/1998	Randle	
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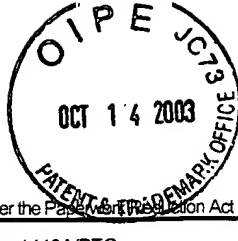
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		WO00/42551	07/20/2000	The Chase Manhattan Bank		
		EP-1,136,924 A1	09/26/2001	CheckFree Corporation		
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Sheet	5	of	10
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Application Number	09/852,119
Filing Date	05/09/2001
First Named Inventor	Ronald A. Braco
Group Art Unit	3627
Examiner Name	
Attorney Docket Number	7198

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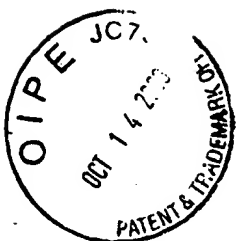
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Sheet	6	of	10	Attorney Docket Number	7198

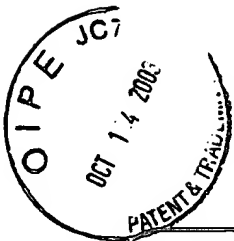
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First Named Inventor

Ronald A. Braco

Group Art Unit

3627

Examiner Name

Attorney Docket Number

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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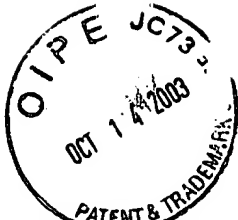
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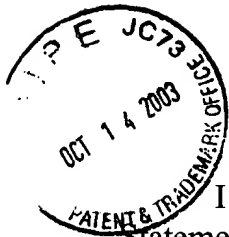
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Andrew T. Pham

Attorney Docket No. 7198

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